

Information to identify the case:

| | | | |
|--------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1 | Donald F. Parler | Social Security number or ITIN | xxx-xx-6032 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court | District of New Jersey | | |
| Case number: | 19-30409-KCF | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Donald F. Parler

7/24/20

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Donald F. Parler
DebtorCase No. 19-30409-KCF
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 12

Date Rcvd: Jul 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2020.

db +Donald F. Parler, 1 Joseph Court, Manchester, NJ 08759-5917
 518537874 +Ally Bank, 200 West Civic Center Dr, Sandy, UT 84070-4207
 518678915 +Empire Equity Group, c/o First Franklin, 1000 Bishops Gate Blvd Ste 100,
 Mt Laurel, NJ 08054-4634
 518678916 +New Jersey Natural Gas, Ocean Operations Clerk, 775 Vassar Ave, Lake Wood, NJ 08701-6908

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QTJORR.COM Jul 25 2020 04:03:00 Thomas Orr, Law Office of Thomas J. Orr,
 321 High Street, Burlington, NJ 08016-4411
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 25 2020 00:57:34 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 25 2020 00:57:29 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518537875 EDI: CAPITALONE.COM Jul 25 2020 04:03:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 518537876 +E-mail/Text: bk@lendingclub.com Jul 25 2020 00:58:11 Lending Club, Dept 34268,
 San Francisco, CA 94139-0001
 518537877 E-mail/Text: jennifer.chacon@spservicing.com Jul 25 2020 00:58:42
 Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
 518543203 +EDI: RMSC.COM Jul 25 2020 04:03:00 Synchro Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 518678917 +EDI: WFFC.COM Jul 25 2020 04:03:00 Wells Fargo Dealer Services, PO Box 1697,
 Winterville, NC 28590-1697

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2020 at the address(es) listed below:

Anthony Troise on behalf of Debtor Donald F. Parler atroise@kasuribyck.com
 Denise E. Carlon on behalf of Creditor Wilmington Trust, NA, successor trustee to Citibank,
 N.A., as Trustee Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Harrison Ross Byck on behalf of Debtor Donald F. Parler lawfirm@kasuribyck.com,
 kasuribyck@ecf.courtdrive.com; financial@kasuribyck.com
 Kevin Gordon McDonald on behalf of Creditor Wilmington Trust, NA, successor trustee to
 Citibank, N.A., as Trustee Et Al... kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
 Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com
 Thomas Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
 United States Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8